

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§ Case No. 09-31633-JBS
	§
MARCUS LUCAS MUHAMMAD	§
DIAN M MUHAMMAD	§
	§
Debtor(s)	§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$138,083.17	Assets Exempt:	\$12,800.00
<i>(without deducting any secured claims)</i>			

Total Distributions to Claimants:	\$3,609.81	Claims Discharged Without Payment:	\$87,977.04
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Total Expenses of Administration:	\$1,209.61
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3) Total gross receipts of \$6,708.55 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$1,889.13 (see **Exhibit 2**), yielded net receipts of \$4,819.42 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$153,594.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$1,209.61	\$1,209.61	\$1,209.61
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	NA	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$89,303.37	\$18,491.54	\$18,491.54	\$3,609.81
Total Disbursements	\$242,897.37	\$19,701.15	\$19,701.15	\$4,819.42

4). This case was originally filed under chapter 7 on 08/27/2009. The case was pending for 28 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/13/2011

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
Metlife Whole Insurance Policy	1129-000	\$6,707.40
Interest Earned	1270-000	\$1.15
TOTAL GROSS RECEIPTS		\$6,708.55

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT PAID
Marcus & Dian Muhammad	Exemptions	8100-002	\$1,889.13
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,889.13

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bac Home Lns Lp/Ctrywd	4110-000	\$153,594.00	NA	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$153,594.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,204.86	\$1,204.86	\$1,204.86
David P. Leibowitz, Trustee	2200-000	NA	\$3.24	\$3.24	\$3.24
Green Bank	2600-000	NA	\$1.51	\$1.51	\$1.51
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,209.61	\$1,209.61	\$1,209.61

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

EXHIBIT 7 – GENERAL UNSECURED CLAIMS
UST Form 101-7-TDR (5/1/2011)

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-900	\$6,629.00	\$6,629.53	\$6,629.53	\$1,294.17
2	FFCC-Columbus, Inc.	7100-000	\$1,819.53	\$1,819.53	\$1,819.53	\$355.20
3	GE Money Bank dba ABT TV/GEMB	7100-000	\$1,862.00	\$3,681.95	\$3,681.95	\$718.77
4	GE Money Bank dba GAP VISA CARD	7100-900	\$1,918.00	\$1,953.32	\$1,953.32	\$381.32
5	NCO PORTFOLIO MANAGEMENT / WELLS FARGO	7100-000	\$3,979.53	\$4,054.82	\$4,054.82	\$791.56
6	American Infosource Lp As Agent for Asta-Vativ	7100-000	NA	\$352.39	\$352.39	\$68.79
	AFNI, Inc.	7100-000	\$174.20	NA	NA	\$0.00
	Alisa Levin	7100-000	\$687.50	NA	NA	\$0.00
	Allied Interstate, Inc.	7100-000	\$52.00	NA	NA	\$0.00
	Amex	7100-000	\$7,700.00	NA	NA	\$0.00
	Associate Collections	7100-000	\$0.00	NA	NA	\$0.00
	Cap One	7100-000	\$922.00	NA	NA	\$0.00
	Capital One Usa	7100-000	\$689.61	NA	NA	\$0.00
	Chase-Cha	7100-000	\$4,194.00	NA	NA	\$0.00
	City of Chicago/Revenue Dept.	7100-000	\$400.00	NA	NA	\$0.00
	Collections USA	7100-000	\$53.00	NA	NA	\$0.00
	Direct T.V.	7100-000	\$33.00	NA	NA	\$0.00
	Dr. A. Tereau Pearson, D.M.D.	7100-000	\$1,317.00	NA	NA	\$0.00
	Dsnb Macys	7100-000	\$1,170.00	NA	NA	\$0.00
	ECSI	7100-000	\$0.00	NA	NA	\$0.00
	Encore Receivable	7100-000	\$52.00	NA	NA	\$0.00
	EndoArt	7100-000	\$53.00	NA	NA	\$0.00
	Fleet Credit Card	7100-000	\$10,212.00	NA	NA	\$0.00
	GRC	7100-000	\$0.00	NA	NA	\$0.00
	Harvard Collection Service	7100-000	\$85.00	NA	NA	\$0.00

Howard M. Arof, MD	7100-000	\$157.21	NA	NA	\$0.00
Hsbc Bank	7100-000	\$1,575.00	NA	NA	\$0.00
Hsbc Bank	7100-000	\$330.00	NA	NA	\$0.00
Inovision	7100-000	\$85.00	NA	NA	\$0.00
Island National Group LLC	7100-000	\$0.00	NA	NA	\$0.00
Jerome D. Citron	7100-000	\$970.00	NA	NA	\$0.00
Jvdb Asc (Original Creditor:Medical	7100-000	\$1,270.00	NA	NA	\$0.00
Kenneth Eisen & Assoc (Original Cre	7100-000	\$908.00	NA	NA	\$0.00
Loyola University of Chicago	7100-000	\$1,211.80	NA	NA	\$0.00
Mcydsnb	7100-000	\$1,137.00	NA	NA	\$0.00
Mcydsnb	7100-000	\$97.00	NA	NA	\$0.00
ML Medical Billing	7100-000	\$0.00	NA	NA	\$0.00
Nationwide Credit, Inc.	7100-000	\$0.00	NA	NA	\$0.00
NBGL-Carsons	7100-000	\$2,100.00	NA	NA	\$0.00
Nco Fin/22 (Original Creditor:Nco/A	7100-000	\$5,799.00	NA	NA	\$0.00
Northwestern Medical Faculty Founda	7100-000	\$1,004.00	NA	NA	\$0.00
Northwestern Medical Faculty Founda	7100-000	\$196.35	NA	NA	\$0.00
Northwestern Memorial Hospital	7100-000	\$757.26	NA	NA	\$0.00
NRC	7100-000	\$817.15	NA	NA	\$0.00
Palisad Coll (Original Creditor:11	7100-000	\$352.00	NA	NA	\$0.00
Resurgence Financial, LLC	7100-000	\$21,497.70	NA	NA	\$0.00
Reuben D. Collins, D.D.S.	7100-000	\$473.50	NA	NA	\$0.00
Richard L. Phelps, M.D.	7100-000	\$75.70	NA	NA	\$0.00
Risk Management	7100-000	\$362.00	NA	NA	\$0.00
RJM Acquisitions, LLP	7100-000	\$156.04	NA	NA	\$0.00
Souma	7100-000	\$514.25	NA	NA	\$0.00

Diagnostics, Ltd.					
SRP	7100-000	\$343.92	NA	NA	\$0.00
Stuart Allan & Assoc.	7100-000	\$1,898.00	NA	NA	\$0.00
The Pediatric Faculty Foundation	7100-000	\$28.48	NA	NA	\$0.00
U.S. Cellular	7100-000	\$355.79	NA	NA	\$0.00
United Recovery System	7100-000	\$0.00	NA	NA	\$0.00
Wells Fargo Bank	7100-000	\$817.85	NA	NA	\$0.00
Wfnnb/Victorias Secret	7100-000	\$11.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS		\$89,303.37	\$18,491.54	\$18,491.54	\$3,609.81

FORM 1
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ASSET CASES
Case No.: 09-31633-JBSCase Name: MUHAMMAD, MARCUS LUCAS AND MUHAMMAD, DIAN M.For the Period Ending: 12/13/2011Trustee Name: David LeibowitzDate Filed (f) or Converted (c): 08/27/2009 (f)§341(a) Meeting Date: 10/07/2009Claims Bar Date: 04/12/2010

1	2	3	4	5	6
Ref. #					
1	508 South Drexel, Apartment 1W, Chicago, IL. 606	\$120,000.00	\$0.00	DA	FA
2	Bank of America Checking Account	\$800.00	\$0.00	DA	FA
3	Sleeper Sofa	\$300.00	\$300.00	DA	FA
4	2 leather chairs, One Ottoman	\$200.00	\$200.00	DA	FA
5	One King Size Bed	\$100.00	\$100.00	DA	FA
6	2 book Cases	\$25.00	\$25.00	DA	FA
7	T.V. Stand	\$10.00	\$10.00	DA	FA
8	T.V. Set, Speakers and receiver	\$300.00	\$300.00	DA	FA
9	DVD Player	\$10.00	\$10.00	DA	FA
10	Play Station	\$25.00	\$25.00	DA	FA
11	Two laptops	\$200.00	\$200.00	DA	FA
12	Printer	\$10.00	\$10.00	DA	FA
13	Debtor's Clothes	Unknown	\$0.00	DA	FA
14	Joint Debtor's Clothes	Unknown	\$0.00	DA	FA
15	Metlife Whole Insurance Policy	\$6,142.30	\$4,253.17	DA	FA
16	Dimarc Consulting, Inc. - Sole Owner S Corporati	\$0.00	\$0.00	DA	FA
17	Precious Metals Investment Account	\$5,310.87	\$0.00	DA	FA
18	2000 Honda Civic Sedan	\$4,650.00	\$0.00	DA	FA
INT	Interest Earned (u)	Unknown	Unknown		FA

TOTALS (Excluding unknown value)\$138,083.17**Gross Value of Remaining Assets**\$6,708.55\$0.00**Major Activities affecting case closing:**

Need a copy of life insurance policy - not fully exempt

Letter sent to Metlife to Turnover Cash Value

Debtor sold gold in April - May 2010. Sent email to DA for debtor to pay back as gold was property of the Estate

TFR completed for Trustee's review.

Initial Projected Date Of Final Report (TFR): 12/31/2011
Current Projected Date Of Final Report (TFR): 12/31/2011

/s/ DAVID LEIBOWITZ
DAVID LEIBOWITZ

Case 09-31633 Doc 39 Filed 01/20/12 Entered 01/20/12 18:40:22 Desc Main

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

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Case No.	09-31633-JBS	Trustee Name:	David Leibowitz
Case Name:	MUHAMMAD, MARCUS LUCAS AND MUHAMMAD, DIAN M	Bank Name:	Green Bank
Primary Taxpayer ID #:	*****1573	Checking Acct #:	*****3301
Co-Debtor Taxpayer ID #:	*****1574	Account Title:	DDA
For Period Beginning:	8/27/2009	Blanket bond (per case limit):	\$5,000,000.00
For Period Ending:	12/13/2011	Separate bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/29/2011		Sterling Bank	Transfer Funds	9999-000	\$4,819.42		\$4,819.42
07/05/2011		Green Bank	Bank Service Fee	2600-000		\$1.51	\$4,817.91
08/17/2011		Sterling Bank		9999-000	\$1,889.13		\$6,707.04
08/19/2011	5001	Marcus & Dian Muhammad	Re-issued check RE: Exemptions claimed on Insurance Policy	8100-002		\$1,889.13	\$4,817.91
10/05/2011	5002	David P. Leibowitz	Trustee Expenses	2200-000		\$3.24	\$4,814.67
10/05/2011	5003	David P. Leibowitz	Trustee Compensation	2100-000		\$1,204.86	\$3,609.81
10/05/2011	5004	DISCOVER BANK	Claim #: 1; Amount Claimed: 6,629.53; Amount Allowed: 6,629.53; Distribution Dividend: 19.52;	7100-900		\$1,294.17	\$2,315.64
10/05/2011	5005	FFCC-Columbus, Inc.	Claim #: 2; Amount Claimed: 1,819.53; Amount Allowed: 1,819.53; Distribution Dividend: 19.52;	7100-000		\$355.20	\$1,960.44
10/05/2011	5006	GE Money Bank dba ABT TV/GEMB	Claim #: 3; Amount Claimed: 3,681.95; Amount Allowed: 3,681.95; Distribution Dividend: 19.52;	7100-000		\$718.77	\$1,241.67
10/05/2011	5007	GE Money Bank dba GAP VISA CARD	Claim #: 4; Amount Claimed: 1,953.32; Amount Allowed: 1,953.32; Distribution Dividend: 19.52;	7100-900		\$381.32	\$860.35
10/05/2011	5008	NCO PORTFOLIO MANAGEMENT/	Claim #: 5; Amount Claimed: 4,054.82; Amount Allowed: 4,054.82; Distribution Dividend: 19.52;	7100-000		\$791.56	\$68.79
10/05/2011	5009	American Infosource Lp As Agent for Asta-Vativ	Claim #: 6; Amount Claimed: 352.39; Amount Allowed: 352.39; Distribution Dividend: 19.52;	7100-000		\$68.79	\$0.00

TOTALS:	\$6,708.55	\$6,708.55	\$0.00
Less: Bank transfers/CDs	\$6,708.55	\$0.00	
Subtotal	\$0.00	\$6,708.55	
Less: Payments to debtors	\$0.00	\$1,889.13	
Net	\$0.00	\$4,819.42	

For the period of 8/27/2009 to 12/13/2011

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$6,708.55

Total Compensable Disbursements:	\$4,819.42
Total Non-Compensable Disbursements:	\$1,889.13
Total Comp/Non Comp Disbursements:	\$6,708.55
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 06/29/2011 to 12/13/2011

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$6,708.55

Total Compensable Disbursements:	\$4,819.42
Total Non-Compensable Disbursements:	\$1,889.13
Total Comp/Non Comp Disbursements:	\$6,708.55
Total Internal/Transfer Disbursements:	\$0.00

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**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

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Case No.	09-31633-JBS	Trustee Name:	David Leibowitz
Case Name:	MUHAMMAD, MARCUS LUCAS AND MUHAMMAD, DIAN M	Bank Name:	Sterling Bank
Primary Taxpayer ID #:	*****1573	Money Market Acct #:	*****1633
Co-Debtor Taxpayer ID #:	*****1574	Account Title:	
For Period Beginning:	8/27/2009	Blanket bond (per case limit):	\$5,000,000.00
For Period Ending:	12/13/2011	Separate bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
02/18/2011	(15)	MetLife		1129-000	\$6,707.40		\$6,707.40
02/28/2011	(INT)	Sterling Bank	Interest Earned For February	1270-000	\$0.05		\$6,707.45
03/31/2011	(INT)	Sterling Bank	Interest Earned For March	1270-000	\$0.28		\$6,707.73
04/29/2011	(INT)	Sterling Bank	Interest Earned For April	1270-000	\$0.28		\$6,708.01
05/04/2011	1001	Marcus Lucas Muhammad & Dian Muhammad	Exemptions claimed on Insurance Policy	8100-002		\$1,889.13	\$4,818.88
05/31/2011	(INT)	Sterling Bank	Interest Earned For May	1270-000	\$0.28		\$4,819.16
06/29/2011	(INT)	Sterling Bank	Interest Earned For June 2011	1270-000	\$0.26		\$4,819.42
06/29/2011		Green Bank	Transfer Funds	9999-000		\$4,819.42	\$0.00
08/16/2011		Green Bank	Wire out for stale dated checks	9999-000		\$1,889.13	(\$1,889.13)
08/16/2011	1001	STOP PAYMENT: Marcus Lucas Muhammad	Exemptions claimed on Insurance Policy	8100-004		(\$1,889.13)	\$0.00

TOTALS:	\$6,708.55	\$6,708.55	\$0.00
Less: Bank transfers/CDs	\$0.00	\$6,708.55	
Subtotal	\$6,708.55	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$6,708.55	\$0.00	

For the period of 8/27/2009 to 12/13/2011

Total Compensable Receipts:	\$6,708.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,708.55
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$6,708.55

For the entire history of the account between 02/18/2011 to 12/13/2011

Total Compensable Receipts:	\$6,708.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,708.55
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$6,708.55

Case 09-31633 Doc 39 Filed 01/20/12 Entered 01/20/12 18:40:22 Desc Main

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

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Case No. 09-31633-JBS **Trustee Name:** David Leibowitz
Case Name: MUHAMMAD, MARCUS LUCAS AND MUHAMMAD, **Bank Name:** Sterling Bank
Primary Taxpayer ID #: *****1573 **Money Market Acct #:** *****1633
Co-Debtor Taxpayer ID #: *****1574 **Account Title:**
For Period Beginning: 8/27/2009 **Blanket bond (per case limit):** \$5,000,000.00
For Period Ending: 12/13/2011 **Separate bond (if applicable):**

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
		\$6,708.55	\$6,708.55
			\$0.00

For the period of 8/27/2009 to 12/13/2011

Total Compensable Receipts:	\$6,708.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,708.55
Total Internal/Transfer Receipts:	\$6,708.55
Total Compensable Disbursements:	\$4,819.42
Total Non-Compensable Disbursements:	\$1,889.13
Total Comp/Non Comp Disbursements:	\$6,708.55
Total Internal/Transfer Disbursements:	\$6,708.55

For the entire history of the case between 08/27/2009 to 12/13/2011

Total Compensable Receipts:	\$6,708.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,708.55
Total Internal/Transfer Receipts:	\$6,708.55
Total Compensable Disbursements:	\$4,819.42
Total Non-Compensable Disbursements:	\$1,889.13
Total Comp/Non Comp Disbursements:	\$6,708.55
Total Internal/Transfer Disbursements:	\$6,708.55